



Internet Banking User's Guide

Version 2.7

The **Riverview Internet Banking Guide** explains the features available on our new **Internet Banking System**. The material covers the personal/individual user only and the topics are outlined below.

General Navigation Information:

- Supports backward and forward browser navigation
- Print and Help buttons are available from most pages
- Single-clicking moves the user from menu to menu

Personal Internet Banking Menu

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The first time you use the internet banking system, you will be provided a **Login ID**. The following steps will walk you through the login process.

- Key in **Login ID** →
- Select the checkbox indicating that you are a **First Time User?**
- Click **Login**.

1st Time User Enrollment-Standard Login

Important Note for Requesting an Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. **NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us at 800.822.2076 to provide updated information.**

A listing will appear with your partial or masked contact information- You may choose the delivery method for your secure access code (e-mail or phone.) **Continue.**

This can store up to three options for e-mail and phone numbers for your convenience.

Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

E-mail Delivery: If you select an e-mail account, you will receive a very simple e-mail containing only the requested code. If you do not receive this e-mail within 5-10 minutes, please check your **Junk Mail** box. You can configure your **Junk Mail** settings to allow future e-mails from our address. Your secure access code will expire within 3 hours of receipt.



- Enter, or cut and paste, the temporary code you received by phone or e-mail.

1st Time User Enrollment-Standard Login

Enter Delivered Secure Access Code
Once you receive your Secure Access Code, enter it below.

094163

Continue Help

- Continue.

IMPORTANT NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

- Establish your own password to replace the temporary.
- Key in all fields.
(Password requirements set by financial institution listed on page.)

Change Your Password
You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Change Password

Old Password

New Password *

Confirm Password *

Submit Password Change

Password Requirements
Your password must meet these requirements:

- Must be at least 4 characters
- Cannot be more than 10 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords
- Must contain at least one of these 'special' characters: `~!@#%&^&#*()_+={}|:~<>?,.,\

The "Old Password" will NEVER be the password from the prior Online Banking Solution!



You may be required to register your computer. ***This follows the same process as the first login.***

Enrollment-Registering Your Computer

When you are asked to **Register this Computer**, you will be directed to a page displaying the secure contact information we have on file for your account that was used in the login process.

- Choose the delivery method for your secure access code.
- **Continue.**

Remember! This is contact information that is kept on file and it must be accurate for you to proceed any further!

- Enter, or cut and paste, the temporary code you received by phone or e-mail.
- **Continue.**

- Establish your own password to replace the temporary.
- Key in all fields. (Password requirements set by financial institution listed on page.)

Password Requirements

Your password must meet these requirements:

- Must be at least 4 characters
- Cannot be more than 10 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords
- Must contain at least one of these 'special' characters: `~!@#\$\$%^&*()_+={}|[]:;';<>?,.,/\`

Although this process follows the same steps as the **First-Time Login**, this is to **Register Your Computer**.



The **Account Overview** page displays a summary of accounts associated with your online profile after you log in. You can initiate **Quick Action**, transactions, view which accounts have **Pending Transactions**, and also view and access **Secure Messages**. Accounts are categorized by account type (checking, savings, loan, time deposit, etc.)

- For a **Quick Action** transaction, place your cursor over the lightning bolt located next to **Current Balance**.
- Choose from the drop-down options:
 - View History**-Takes you to the history of that account.
 - Account Details**-Displays the details for that account.
 - Pending Items**-Displays the items that are pending for this account.
 - Transfer From**-Allows you to initiate a quick transfer from this account.
 - Transfer To**- Allows you to initiate a quick transfer to this account.
 - Print**-Print the history of this account.

Account Overview

Quick Action/Pending Transactions/Secure Messages

Accounts

Overview

History

Online Activity

Statements

Credit Card Center

Account Overview

[You have 4 new messages](#)

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

Checking			
Account	Updated	Available Balance	Current Balance
*Regular Non-Profit HS xxxxx-0043	5/26/2009 1:51 PM	\$167.21	\$473.78
*Super NOW Public HS xxxxx-0167	5/26/2009 1:51 PM	\$22,691.35	\$25,377.89
Subtotal:		\$22,858.56	\$25,851.67

Loan			
Account	Updated	Current Balance	Next Payment Date

Current Balance					
	\$473.78				
	\$25,377.89				
	\$25,851.67				
Next Payment Date	2/4/2004				

Regular Non-Profit HS

- View History...
- Account Details
- Pending Items
- Transfer From
- Transfer To
- Print



Account Overview

Quick Action/Pending Transactions/Secure Messages

- If the account number turns bold, red and receives an asterisk in front of it, this informs you that there is at least one pending transaction for this account.

Checking	
Account	Updated
*Regular Non-Profit HS xxxx-0045	5/22/2009 11:56 AM
*Super NOW Public HS xxxx-0167	5/22/2009 11:56 AM
Subtotal:	
Loan	
Account	Updated

There is a hyperlink at the top of the **Account Overview** page to indicate if you have unread secure messages. Clicking on the link will take you directly to your secure message mailbox.

Account Overview [You have 4 new messages](#)

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

- Here you can highlight the desired message by single clicking on it.

Secure Mailbox

To read a secure message, simply double click the message itself. You may have to click on the 'plus' sign to the left of a message to open it up and see the subject. Bold messages indicate that you have not read a message, while regular faced messages have been read.

Received			
Received: 05/21/2009			
Sender / Subject	Received	Expires On	
Customer Service Notification: Updated Statement Delivery Preference	05/21/2009 02:38 PM	11/21/2009	
Received: 05/19/2009			
Sender / Subject	Received	Expires On	
Customer Service Notification: Updated Statement Delivery Preference	05/19/2009 04:50 PM	11/19/2009	

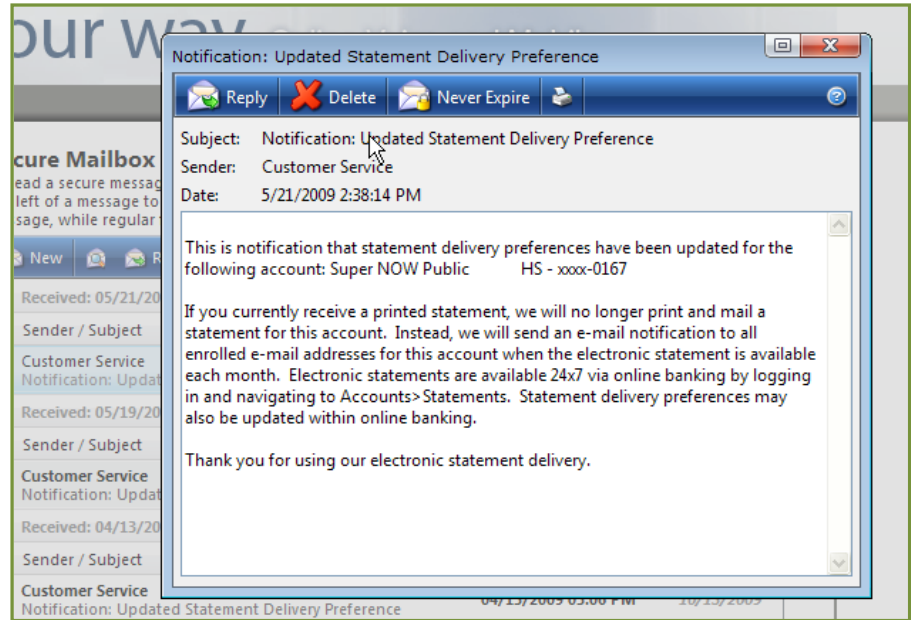
IMPORTANT NOTE- You can also access your secure messages from the **Services** menu by choosing the **Messages** menu.



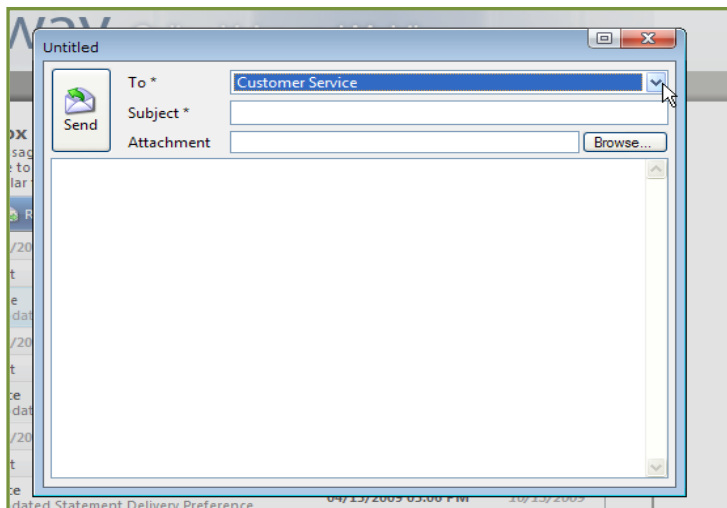
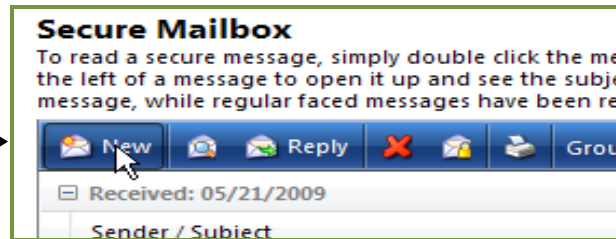
Account Overview

Quick Action/Pending Transactions/Secure Messages

- Double-click on the highlighted message you wish to view and see the secured message displayed.



- This function also allows you to attach and send attachments as well.



The **Account History** page provides access to transaction history for your accounts.

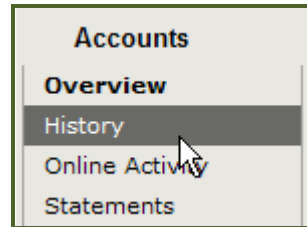
You can choose the **History** option under **Accounts** or double-click on the desired account from the **Overview** page.

You can collapse the **Account Details** for more history view on the page.

You can easily switch accounts with the drop down menu.

Account History

History Overview/Search and Export



Account Overview You have 2 new messages

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

Account	Updated	Available Balance	Current Balance
☐ Checking *Regular Non-Profit HS xxxx-0043	5/18/2009 11:00 AM	\$64.21	\$473.78
*Super NOW Public HS xxxx-0167	5/18/2009 11:00 AM	\$23,159.35	\$25,377.89

Account History For Regular Non-Profit HS - xxxx-0043

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.

Account Details			
Available Balance	\$64.21	Year-to-date interest amount	\$0.00
Current balance	\$473.78	Previous year-to-date interest amount	\$0.00
Last Deposit Amount	\$120.00	Interest Rate	0%
Average Collected Balance	\$0.00	As Of Date	5/18/2009
Accrued Interest	\$0.00	Last Statement Date	3/30/2008

Account: Display Spreadsheet (xls)

Search: Submit

In Proc

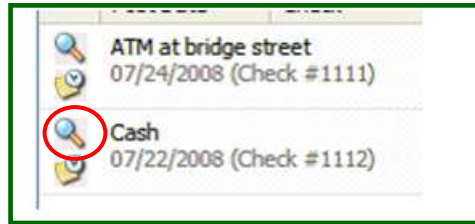
Sorted By: Post Date	Newest on top	Debit	Credit	Balance
Domestic Wire	05/14/2009	\$ 80.00		\$ 103.72



Account History

History Overview/Search and Export

The magnifying glass displayed here has an associated image (such as a check image.)

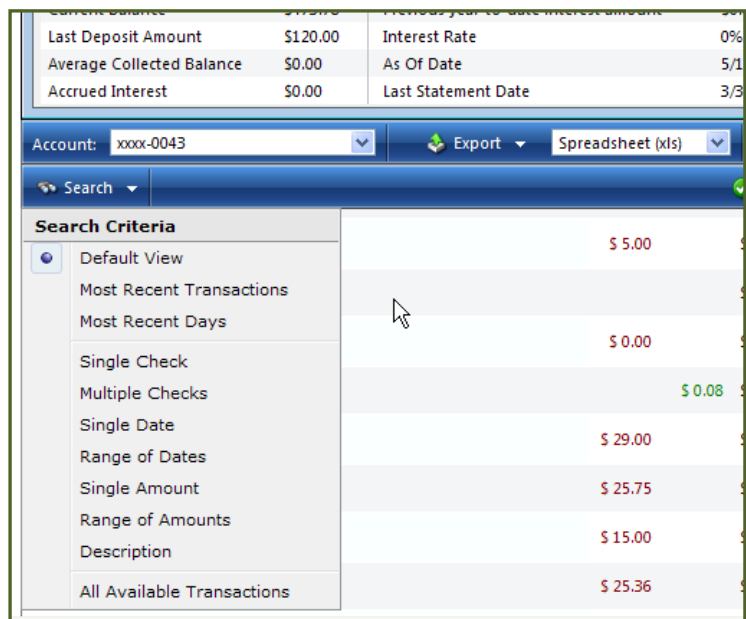


Sort the detailed posted history column in ascending or descending order by clicking on the **Sorted By:** option displayed here.



You can search for specific information within the history presented by choosing the **Search** option.

Note: The **Default View** is 50 items unless changed under **Preferences/Accounts**.



Account History

History Overview/Search and Export

- Click **Display** to view **Render Type**; **Display Results** and **Export to File**.

Account History For Regular Non-Profit HS - xxxx-0043
 This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.

Account Details			
Available Balance	\$64.21	Year-to-date interest amount	\$0.00
Current Balance	\$473.78	Previous year-to-date interest amount	\$0.00
Last Deposit Amount	\$120.00	Interest Rate	0%
Average Collected Balance	\$0.00	As Of Date	5/18/2009
Accrued Interest	\$0.00	Last Statement Date	3/30/2008

Account: xxxx-0043 Display Spreadsheet (xls) Submit

Search Render Type Display Results Export to File

05/14/2009
 Domestic Wire
 05/14/2009 \$ 183.72

In exporting the file, click the **OK** button for a temporary internet file and choose to **Open, Save, or Cancel**.

You must have appropriate software to utilize the export options.

Account History For Regular Non-Profit HS - xxxx-0043
 This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.

Account Details			
Available Balance	\$64.21	Year-to-date interest amount	\$0.00
Current Balance	\$473.78	Previous year-to-date interest amount	\$0.00
Last Deposit Amount	\$120.00	Interest Rate	0%
Average Collected Balance	\$0.00	As Of Date	5/18/2009
Accrued Interest	\$0.00	Last Statement Date	3/30/2008

Account: xxxx-0043 Export Spreadsheet (xls) Submit

Search Spreadsheet (xls) Spreadsheet (csv) Microsoft OFX (ofx) Quicken (qfx) Quickbooks (qbo)

05/14/2009
 Domestic Wire
 05/14/2009 \$ 183.72


Export To File allows you to export history to a file type such as:

- **Spreadsheet (XLS) (Microsoft Excel)**
 - Microsoft Money
 - Quicken
 - QuickBooks
- **CSV (Comma Separated Values)**



What is Online Activity?

Online Activity is a listing of **ALL** transactions you originated **online**.

- Under the **Accounts** tab, click **Online Activity**. 
- This page lists your transactions for all of your online accounts whether you manage one account or multiple accounts. (Tracking number, user name, creation date, status, process date, originating account number, etc.)

- The **Online Activity** lightning bolts are where you can approve and cancel previously drafted or saved transactions. In addition, you can copy a transaction regardless of the status.

Accounts - Online Activity

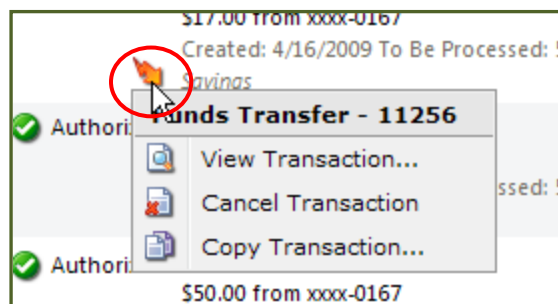
Online Activity
 This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction, as long as we receive the cancellation before our post time.

Search Transaction Status: Active Submit

View... Approve Cancel Copy Group By Status

Status: Authorized

Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	Funds Transfer \$17.00 from xxxx-0167 Created: 4/16/2009 To Be Processed: 5/20/2009 Savings	11256	Tommy Lee
Authorized	Funds Transfer \$41.00 from xxxx-0167 Created: 4/16/2009 To Be Processed: 5/20/2009 Savings	11242	Tommy Lee
Authorized	Funds Transfer \$50.00 from xxxx-0167 Created: 4/16/2009 To Be Processed: 5/20/2009 Savings	11237	Tommy Lee
Authorized	Funds Transfer \$15.00 from ****1028 Created: 4/16/2009 To Be Processed: 5/20/2009 Loan	11235	Tommy Lee



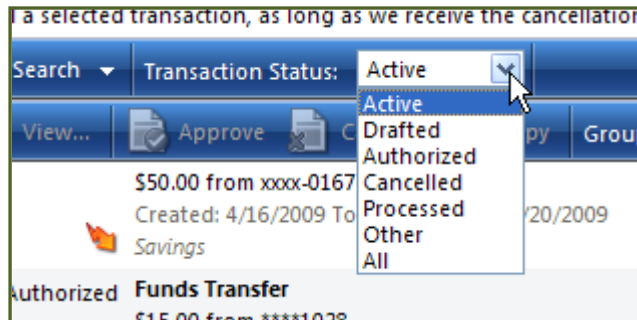
\$17.00 from xxxx-0167
 Created: 4/16/2009 To Be Processed: 5/20/2009
 Savings
Funds Transfer - 11256
 View Transaction...
 Cancel Transaction
 Copy Transaction...
 \$50.00 from xxxx-0167

Copy Transaction can be used to edit a transaction that has been **Approved** (but not yet processed), **Cancelled**, or **Drafted**. It is important if you edit a transaction to make corrections and it is in an **Approved** status you **MUST** cancel the original **Approved** transaction to avoid duplicate processing. If you are using **Copy Transaction** to just repeat a transaction, you can do so from **ALL** statuses.



Accounts - Online Activity

- **Online Activity** can be grouped by several options (type of transaction, date created, account and user name.) This is done by clicking on the **Group By** drop-down box located in the tool bar.



Internet Banking Transaction Status Terms-To-Know

Active: Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

Drafted: Any transaction that has been put in a pending (**Drafted**) state by the user and can still be either approved or cancelled.

Authorized: When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the **Authorized** category in **Online Activity**. *Authorized indicates that a user is ready for the Financial Institution to process the transaction.*

Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the **Transaction Details** page, the transaction displays in the **Cancelled** category in **Online Activity**.

Processed: When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by the financial institution (either by real-time interface or manually processed), the transaction displays in the **Processed** category in **Online Activity**.

Other: Any transaction that might have been unsuccessful (failing of processing), or does not fall under the previous categories.



Please note: Cancelled transactions cannot be restored, so cancel only if you are sure you do not intend to send the transaction for processing.

Account - Statements

You can choose to have your statements on demand at your disposal by going to **Statements** under the **Accounts** tab. Here you can choose the **Account**, **Year**, and then **Cycle**. Click **View Statement**.

Online Statements

Select an account and a statement to view. Click the View Statement button to view the selected statement.

Choose an Account
Choose an account from the list below.

Account *

Choose a Statement Date
Choose a year and date below.

Year *

Cycle *

A new feature also allows you to enroll in **eStatements**. (you can opt-in or opt-out under **Preferences/Delivery**.)

- Under **Preferences** choose **Delivery**.
- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.
- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.
- Click **Submit**.

Delivery Preferences

Select your statement delivery preference for each of your online-enabled accounts. Once your selections are made, please review and agree to the Statement Delivery Agreement and click 'Submit' to send us your updated preferences.

Statement Delivery Preferences
Choose how you would like to receive your statements using the fields below.

Delivery Preference	Account	E-Mail	Alternate E-Mail
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0043	<input type="text" value="lpothani@q2software.com"/>	<input type="text"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0167	<input type="text" value="mthompson@q2software.com"/>	<input type="text"/>
<input type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-3734	<input type="text" value="jcate@q2software.com"/>	<input type="text"/>
<input type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0242	<input type="text" value="jcate@q2software.com"/>	<input type="text"/>

Statement Delivery Agreement

You are required to read and accept the terms and conditions below to change your statement delivery preferences. By checking the box below and submitting this information, you are agreeing to the terms of agreement.

eStatement Agreement This statement requests your consent to permit [BANK NAME] to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree?" button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid email address, and a printer. If you wish to print out your statements, you will require Adobe Acrobat Reader 5.0 or above (which is available to download free of charge if you do not already have it on your computer). Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available online. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree

I agree to the terms of the agreement

NOTE: If a user does not make a selection for EVERY account, they will get an error message stating "You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."

NOTE: If you do not make a selection for **EVERY** account, you will get an error message stating **"You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."**

Statements can be saved to a local PC or printed!



The ability to transfer funds from one account to another for your convenience is another feature. This can be done from the **Quick Action** icons as shown earlier, or through the steps below:

- Click the **Transactions** tab from the menu.
- Choose **Funds Transfer**.
- Select a **From Account** and a **To Account**.
- Choose a **Transfer Date** (can be in the future.)
- Key in the **Amount**.
- **Description** optional.

The system will automatically default to **One-Time Transfer**.

You will be prompted to either **Cancel** or **OK** to view the transfer information just entered.

After clicking **OK** a preview will appear titled **Submit Transaction**. This will give you the opportunity to **Approve, Draft, Cancel, or Help**.

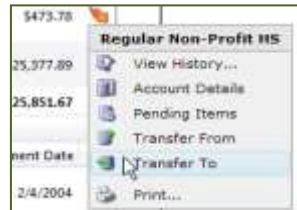
Approve: Authorizes the transaction.

Draft: Places the transaction in a pending state until either **Approved** or **Cancelled** at another time.

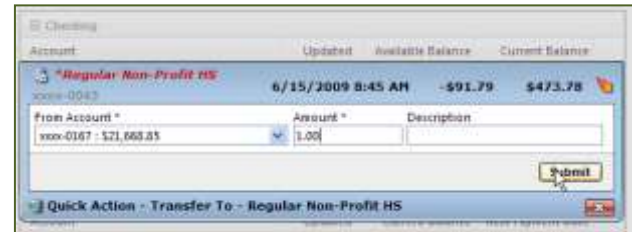
Cancel: Cancels the transaction from processing.

Funds Transfer-Recurring Quick Transfers:

1. Choose Option



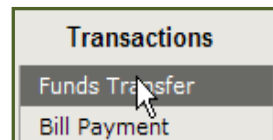
2. Choose Account and Amount



3. Receive Confirmation



Funds Transfers:



Please note: The **Principal/Interest Split** field is only available when transferring **to** a product type that supports interest (such as loans).

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the fields below.

From Account *

To Account *

Transfer Date *

Amount *

Description

Principal/Interest Split
Enter your custom loan values using the fields below.

Principal

Interest

Enter Payment Frequency

Note: Fields marked with an asterisk are required.

A check box at the bottom of the **Submit Transaction** screen allows you to **Repeat this Process** if you desire to do so. If this box is checked, the system returns to the **Transfer Funds** screen – if this box is not checked the system goes to **Online Activity**. A window appears: **“Are you sure you want to approve this transaction?”** click **OK**.



Funds Transfer-Recurring

As discussed on the previous page, the system automatically defaults to the **One Time Transfer** option when transferring funds. You can make recurring transfers by expanding the **Enter Payment Frequency** category.

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

<p>Enter Transfer Information Enter your transfer values using the fields below.</p> <p>From Account * <input type="text" value="xxxx-0043 : \$64.21"/></p> <p>To Account * <input type="text" value="xxxx-0167 : \$23,159.35"/></p> <p>Transfer Date * <input type="text" value="5/18/2009"/></p> <p>Amount * <input type="text" value="\$0.00"/></p> <p>Description <input type="text"/></p>	<p>Principal/Interest Split Enter your custom loan values using the fields below.</p> <p>Principal <input type="text" value="\$0.00"/></p> <p>Interest <input type="text" value="\$0.00"/></p>
---	---

Enter Payment Frequency ☰

Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.

- If you would like to set up a recurring transfer through online, you would follow the same process as a one-time transfer except you will change the option under **Enter Payment Frequency** to **Recurring**

Enter Payment Frequency ☰

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time
 Recurring

Frequency

Initiate the payment every week

Initiate the payment every week(s)

Recur By

Sunday
 Monday
 Tuesday
 Thursday
 Friday
 Saturday

Start Date

No end date

End after payment(s)

End on



Funds Transfer-Recurring

- Choose **Frequency** (**Weekly Transfer** or **Monthly Transfer**)
- Determine **Recur By** (**Days of the Week** or **Calendar Days**)
- Select either **Initiate the transfer every month** or **Initiate the transfer every __ month(s)** (key in number of months).
- Choose one of the three **End Date** options.

Approving the Recurring Transfer is the same process as a One-Time Transfer

Important Note: In order to cancel a series of **Recurring Transfers**, you must do so under **Transactions/Recurring**.



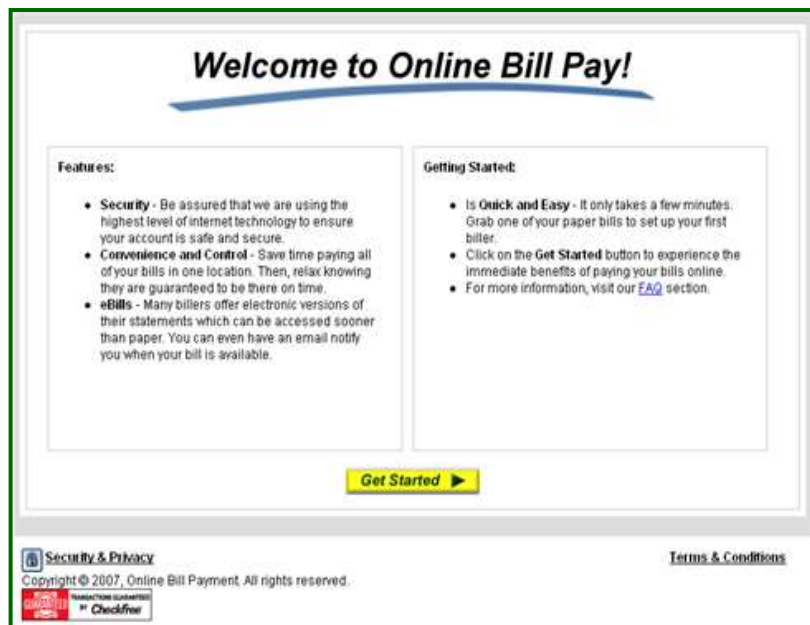
A check box at the bottom of the **“Submit Transaction”** screen allows you to **Repeat This Process** if you desire to do so. If this box is checked, the system returns to the **Transfer Funds** screen – if this box is not checked the system goes to **Recurring**. A window appears: **“Are you sure you want to approve this transaction?”** click **OK**.



Bill Payment feature you can have the convenience of paying bills in a painless and paperless way!

Bill Payment

Click the **Transactions** tab and then choose **Bill Payment**. The **Online Bill Pay Welcome** screen appears (Example below: Check Free.) Click **Get Started**.



The transactions initiated through **Bill Payment** will be managed through the online bill payment provider's website (such as recurring payments.)

*In the CheckFree example, to manage the accounts used for Bill Payment, you will go under the **Preferences** tab and choose **Bill Payment**.*

Under the **Transactions** menu, there is a feature that allows you to request a check to be sent from a specified account.

- Under **Transactions**, choose **Send A Check**.
- You can choose to **Send Certified Check** if desired.
- You can send it to yourself or specify another **Recipient**.
- Once you have filled out the correct information, you will hit **Continue**.

You will be prompted to either **Cancel** or **OK** to view the transfer information just entered.

After clicking **OK** a preview will appear titled **Submit Transaction**. This will give you the opportunity to **Approve, Draft, Cancel, or Help**.

Approve: Authorizes the transaction.

Draft: Places the transaction in a pending state until either **Approved** or **Cancelled** at another time.

Cancel: Cancels the transaction from processing.

Transactions

Send A Check

Send Check

This page allows you to send a paper check to a desired recipient.

<p>Check Enter the check information in the fields provided below.</p> <p>Account * <input type="text" value="xxxx-0043 : \$167.21"/></p> <p>Amount * <input type="text" value="\$0.00"/></p> <p><input type="checkbox"/> Send Certified Check</p>	<p>Payment Enter the payment information in the fields provided below.</p> <p>Process Date * <input type="text" value="5/26/2009"/></p> <p>Description <input type="text"/></p>
---	--

Recipient
Enter the recipient information in the fields provided below.

Send to Account Owner

Name* City*

Address 1* State*

Address 2 Postal Code*

Fields marked with an * are required fields that must be provided or at least one account must be selected.

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each. Selecting DRAFT will save the transaction for later approval (i.e., it will not result in a payment or transfer).

<input type="button" value="Approve"/> <input type="button" value="Draft"/> <input type="button" value="Cancel"/> <input type="button" value="Help"/>	
Tracking Number	11774
Drafted By:	Johanna Cate
Create Date:	5/26/2009 2:00:40 PM
Status:	Drafted
Payment Date:	5/27/2009
Originating Account Number:	xxxx-0043
Amount:	\$2.00

Repeat this process



Services

Secure Message

- Click on **Messages**.
- This will bring you to the two-way secured message system.
- Here you can highlight the desired message by single clicking on it.
- Double-click on the highlighted message you wish to view and see the secured message displayed.

Secure Mailbox

To read a secure message, simply double click the message itself. You may have to click on the 'plus' sign to the left of a message to open it up and see the subject. Bold messages indicate that you have not read a message, while regular faced messages have been read.

Sender / Subject	Received	Expires On
Received: 05/21/2009		
Customer Service Notification: Updated Statement Delivery Preference	05/21/2009 02:38 PM	11/21/2009
Received: 05/19/2009		
Sender / Subject	Received	Expires On
Customer Service Notification: Updated Statement Delivery Preference	05/19/2009 04:50 PM	11/19/2009

Notification: Updated Statement Delivery Preference

Subject: Notification: Updated Statement Delivery Preference
 Sender: Customer Service
 Date: 5/21/2009 2:38:14 PM

This is notification that statement delivery preferences have been updated for the following account: Super NOW Public HS - xxxx-0167

If you currently receive a printed statement, we will no longer print and mail a statement for this account. Instead, we will send an e-mail notification to all enrolled e-mail addresses for this account when the electronic statement is available each month. Electronic statements are available 24x7 via online banking by logging in and navigating to Accounts>Statements. Statement delivery preferences may also be updated within online banking.

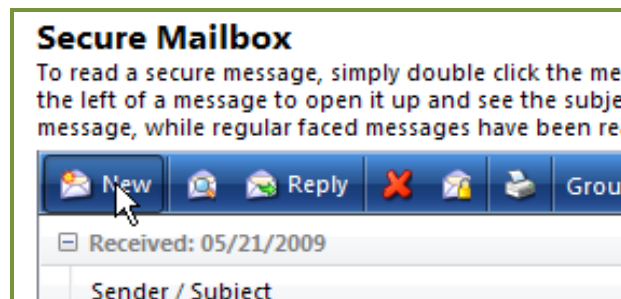
Thank you for using our electronic statement delivery.



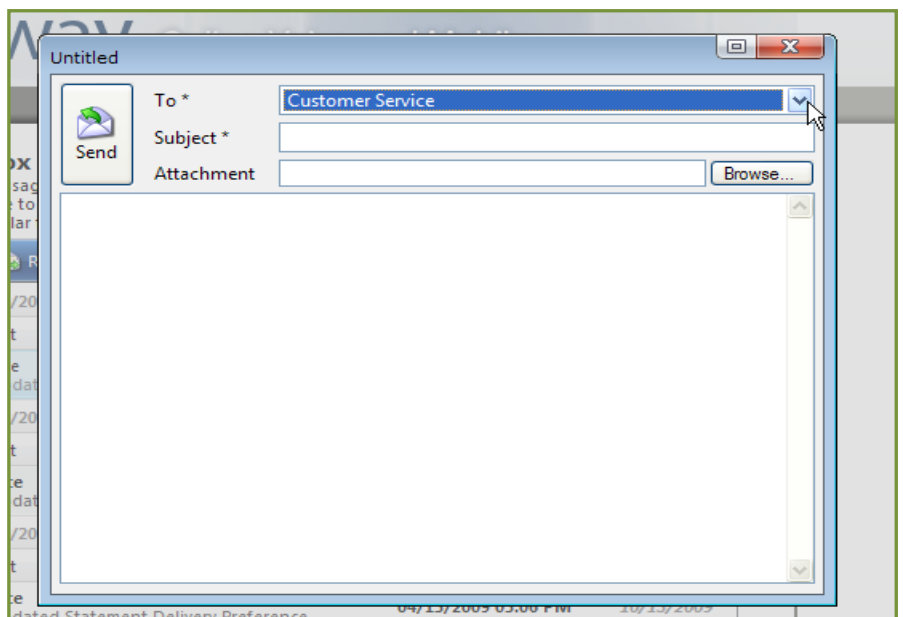
Services

Secure Message

- You can send a secured and encrypted message to the Bank.



- This function also allows you to attach and send attachments as well.



You can now submit address changes to specific or all accounts that you own using the **Address Change** option under **Services**.

- Click the **Services** tab.
- Click **Address Change**.
- Change the necessary information under **Enter Updated Information**.
- Choose specific accounts or choose **Select All**.
- Click **Continue**.

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction**. This will give you the opportunity to **Approve, Draft, Cancel, or Help**.



Services

Address Change

Change of Address Request

Complete and submit this form to change your address information on one or more of your accounts.

<p>Enter Updated Information Enter your updated address information.</p> <p>Street 1 * <input type="text" value="9430 Research BLvd"/></p> <p>Street 2 <input type="text"/></p> <p>City * <input type="text" value="Austin"/></p> <p>State * <input type="text" value="Texas"/></p> <p>Postal Code * <input type="text" value="78759-"/></p> <p>Home Phone * <input type="text" value="(512) 685-2062 Ext."/></p> <p>Work Phone <input type="text" value="(512) 791-7156 Ext."/></p> <p>Cell Phone <input type="text"/></p> <p>E-Mail <input type="text" value="jcate@q2software.com"/></p>	<p>Choose Accounts Apply the changes to these selected accounts.</p> <p><input type="checkbox"/> Regular Non-Profit HS (xxxx-0043)</p> <p><input type="checkbox"/> Super NOW Public HS (xxxx-0167)</p> <p><input type="checkbox"/> Commercial Land (xxxx-3734)</p> <p><input type="checkbox"/> CD Non-Profit <100,000 HS (xxxx-0242)</p>
--	--

Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if you desire to do so. If this box is checked, the system returns to the **Address Change** screen – if this box is not checked the system goes to **Online Activity**. A window appears: **Are you sure you want to approve this transaction?** Click **OK**.

You can now submit stop payment requests on individual or multiple checks using the **Stop Payment** option under **Services**.

- Click **Stop Payment** under the **Services** tab.
- In **Enter Account Information** enter an **Account** and a **Comment**.
- Choose **For a Single Check** or **For Multiple Checks**.
- Key in **Payee**, **Amount**, and **Date Written**.
- Click **Continue**.

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction**. This will give you the opportunity to **Approve, Draft, Cancel, or Help**.

Services

Stop Payment

Make a Stop Payment Request

Complete and submit this form to make a stop payment request on a selected account based on known payment information.

<p>Enter Account Information Select an account and optionally enter a comment for the stop payment request.</p> <p>Account * <input type="text" value="xxxx-0043 : \$167.21"/></p> <p>Comments <input type="text"/></p>	<p>Enter Payment Information Complete the fields below to make a stop payment request based on known payment information.</p> <p><input checked="" type="radio"/> For a Single Check <input type="radio"/> For Multiple Checks</p> <p>Number * <input type="text"/></p> <p>Payee <input type="text"/></p> <p>Amount * <input type="text" value="\$0.00"/></p> <p>Date Written * <input type="text" value="5/26/2009"/></p>
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Note: At least one account must be selected.

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if they desire to do so. If this box is checked, the system returns to the **Stop Payment** screen – if this box is not checked the system goes to **Online Activity**. A window appears: **Are you sure you want to approve this transaction?** click **OK**.



You can now submit check reorder requests on the **Check Reorder** option under **Services**.

- Click the **Services** tab.
- Click **Check Reorder**.
- In **Enter Check Information** enter an **Account** and a **Starting Check Number**.
- Choose **Number of Boxes**.
- Key in **Name, Address 1 (Address 2 if needed) and City, State, Zip**.
- Click **Continue**.

You will be prompted to either **Cancel** or **OK** to view the information just entered. After clicking **OK** a preview will appear titled **Submit Transaction**. This will give you the opportunity to **Approve, Draft, Cancel, or Help**.

Services


Check Reorder

Reorder Checks

Complete and submit this form to reorder checks for one of your accounts. Check style will remain the same as your previous order. Please call us to request a new check style. Please select the account you wish to order checks for below, and then press 'Continue'.

Enter Check Information

Choose the account and enter your check order information.

Account * 

Starting Check Number *

Number of Boxes *

Note: At least one account must be selected.

A check box at the bottom of the **Submit Transaction** screen allows you to make another transaction if you desire to do so. If this box is checked, the system returns to the **Check Reorder** screen – if this box is not checked the system goes to **Online Activity**. A window appears: “**Are you sure you want to approve this transaction?**” click **OK**.



Other Services

The **Other Services** page allows us to support other requests that are not part of the visible online banking menu. To make a service request:

1. Select the service request you would like to make from the list by
 - Double-clicking on the service request, or
 - Single-clicking on the request and clicking on the 'View' button at the bottom of the list.
2. Complete the information on the page displayed.
3. Click **Submit** to make the request.

As we may add new services to this page at any time, please check this page when you have need for a service that is not visible from the standard menu.



You can rename or nickname your accounts online using the **Preferences** tab. This will consistently display throughout the online banking system. This is also a place where you can define the number of history items or history days to display on each account.

- Click the **Preferences** tab.
- Click **Account**.
- Choose an account to modify.
- Key in the **Display Name** (nickname.)

Tip – including the last four digits of the account number in the nickname is helpful for future reference.

- Key in “#” (number of history items or days to display)
- Choose **Items** or **Days**.
- Click **Submit Changes**

Preferences

Account

Account Preferences

This page contains your account-related preferences for online banking. Note some changes will not be reflected until you have logged out and logged back into Online Banking

Display Preferences

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

Order	Account	Description	Display Name	#	Type
<input type="text" value="0"/>	xxxx-0043	Regular Non-Profit HS	<input type="text"/>	1000	Items <input type="button" value="v"/>
<input type="text" value="0"/>	xxxx-0167	Super NOW Public HS	<input type="text"/>	1000	Items <input type="button" value="v"/>
<input type="text" value="0"/>	xxxx-3734	Commercial Land	<input type="text"/>	1000	Items <input type="button" value="v"/>
<input type="text" value="0"/>	xxxx-0242	CD Non-Profit <100,000 HS	<input type="text"/>	1000	Items <input type="button" value="v"/>

A window appears: “**Are you sure you want to submit these account preference changes?**” click **OK**. After submitting the changes, the screen returns to **Account Overview**.



You can opt-in or opt-out of **eStatement** under the **Preferences** tab.

- Under **Preferences** choose **Delivery**.
- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **Primary E-mail** and **Alternate E-mail** address for each account.
- Read the **Statement Delivery Agreement** and click the checkbox to agree to the terms and conditions.
- Click **Submit**.

Preferences

Delivery

Delivery Preferences

Select your statement delivery preference for each of your online-enabled accounts. Once your selections are made, please review and agree to the Statement Delivery Agreement and click 'Submit' to send us your updated preferences.

Statement Delivery Preferences
Choose how you would like to receive your statements using the fields below.

Delivery Preference	Account	E-Mail	Alternate E-Mail
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0043	<input type="text" value="lpothani@q2software.com"/>	<input type="text"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0167	<input type="text" value="mthompson@q2software.com"/>	<input type="text"/>
<input type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-3734	<input type="text" value="jcate@q2software.com"/>	<input type="text"/>
<input type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	xxxx-0242	<input type="text" value="jcate@q2software.com"/>	<input type="text"/>

Statement Delivery Agreement
You are required to read and accept the terms and conditions below to change your statement delivery preferences. By checking the box below and submitting this information, you are agreeing to the terms of agreement.

eStatement Agreement This statement requests your consent to permit [BANK NAME] to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the ?! Agree? button at the bottom of this statement. All that you need is access to a computer with internet access, access to your online banking account, a valid email address, and a printer. If you wish to print out your statements, you will require Adobe Acrobat Reader 5.0 or above (which is available to download free of charge if you do not already have it on your computer). Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available online. You will be required to enter your User ID and password to view the electronic statement. You agree it is your sole responsibility to protect your password from unauthorized persons. You agree

I agree to the terms of the agreement

NOTE: If a user does not make a selection for EVERY account, they will get an error message stating "You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."

NOTE: If you do not make a selection for **EVERY** account, you will get an error message stating **"You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account."**

Statements can be saved to a local PC or printed!



The **Alerts** feature under the **Preferences** tab allows you to set up account-based and/or date-based alerts.

A **New Account Alert** is account-based and notifies you of important changes to your account (i.e. the balance drops below a specified level.)

A **New Date Alert** is date-based and notifies you of important events (i.e. birthdays, anniversaries, wakeup calls.)

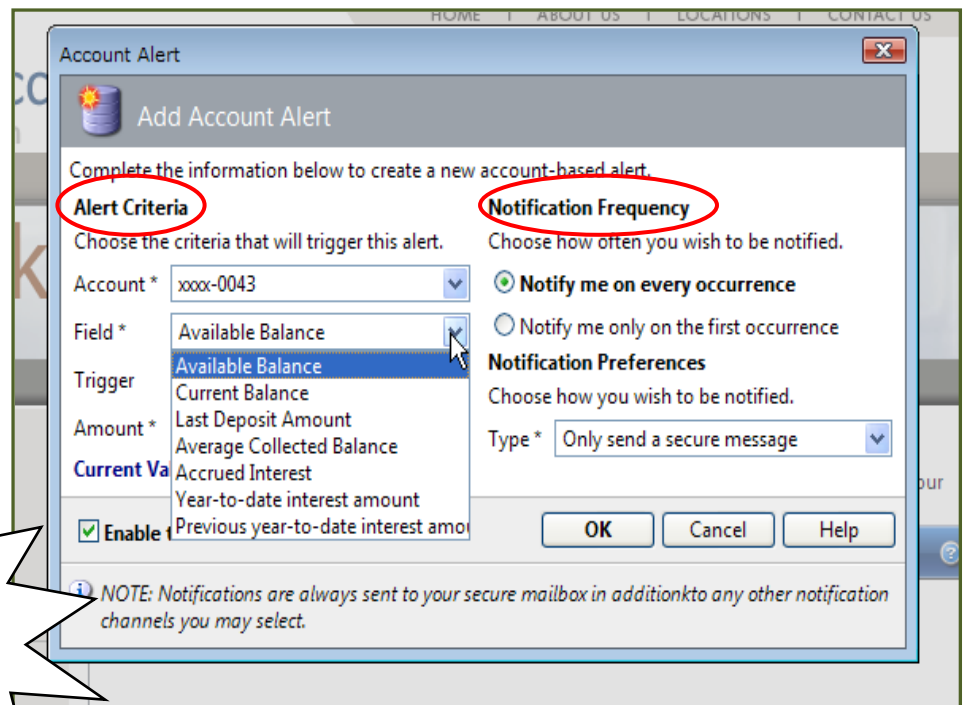
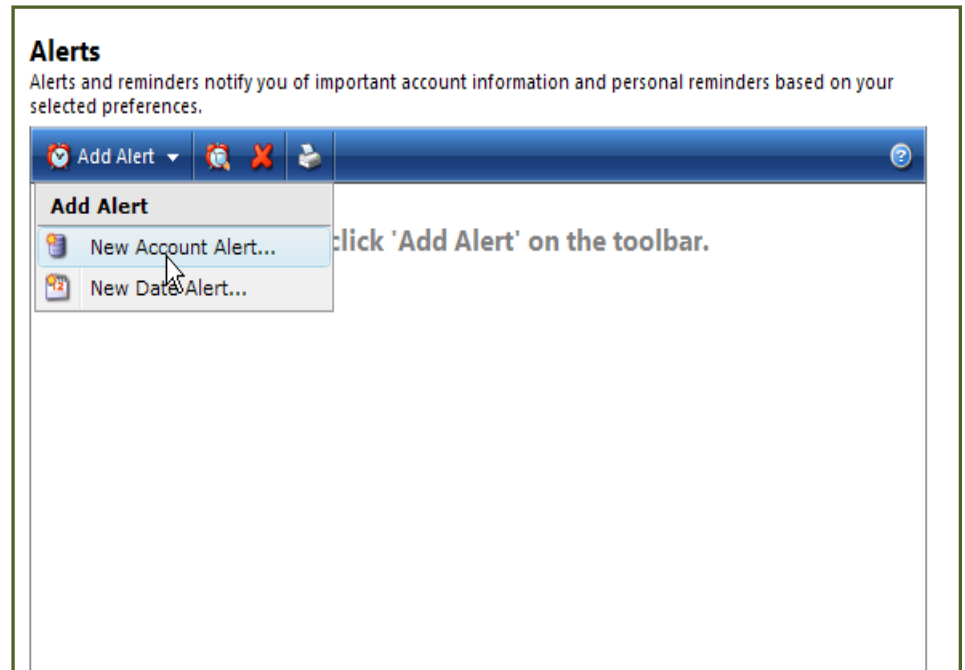
To Set an Account Alert:

- Choose an account from the drop-down box and fill out the **Alert Criteria**.
- Choose an action from the drop-down box under **Alerts**.
- Click **Submit**.
- Check the **Enable This Alert** box to initiate the alert.
- Choose an action from the drop-down box under **Notification Frequency**.
- Click **OK** to submit.

These alerts can be delivered via your preferred telephone number or e-mail address.

Preferences

Alerts

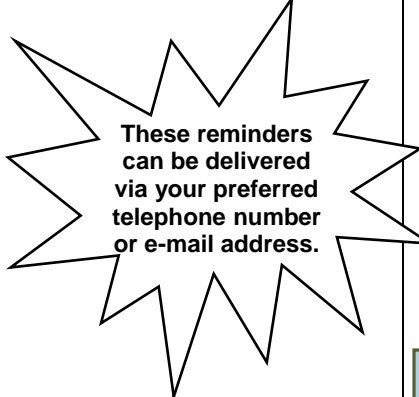


Preferences

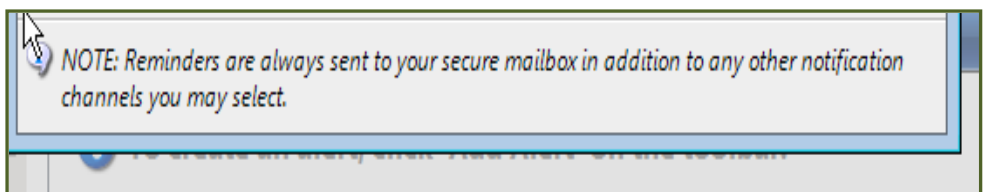
Alerts

To Set a Date Alert:

- Choose a **Month** and **Day** from the drop-down boxes and fill out the **Alert Criteria**.
- Choose **Category** from the drop-down box under **Alerts**.
- Click **Submit**.
- Check the **Enable This Alert** box to initiate the alert.
- Choose an action from the drop-down box under **Notification Frequency**.
- Click **OK** to submit



Notification Preferences: All Alerts are automatically delivered **via secure messaging** – this screen allows you to choose an additional delivery method via e-mail or telephone – **if secondary delivery is by telephone an exact time can be designated!**

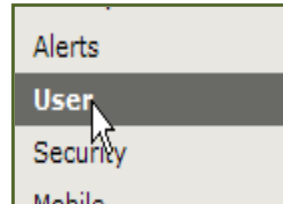


Unlike the **Change of Address** menu, the **User** option does not update the contact information on the account level. Instead, it allows you **to update your online user profile information only.**

- Click **User** under the **Preferences** tab.
- Change the necessary fields in the **Online Profile** section.
- Change the necessary fields in the **Online Contact Information** section.
- Click **Submit Changes.**
- Click **OK.**

Preferences

User



User Preferences

Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.

<p>Online Profile Enter your personal information.</p> <p>Title <input type="text"/></p> <p>First Name * <input type="text" value="Johanna"/></p> <p>Middle Name <input type="text"/></p> <p>Last Name * <input type="text" value="Cate"/></p> <p>Suffix <input type="text"/></p> <p>E-Mail * <input type="text" value="jcate@q2software.com"/></p>	<p>Online Contact Information Enter your contact information.</p> <p>Street 1 * <input type="text" value="9430 Research Blvd"/></p> <p>Street 2 <input type="text"/></p> <p>City * <input type="text" value="Austin"/></p> <p>State * <input type="text" value="Texas"/></p> <p>Postal Code * <input type="text" value="78759-"/></p> <p>Primary Phone * <input type="text" value="(512)685-2062Ext."/></p> <p>Secondary Phone * <input type="text" value="(512)791-7156Ext."/></p>
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The **Security** feature under the **Preferences** tab allows you to manage security related preferences for online banking. Utilizing these security features and keeping them up-to-date ensures that online information is more secure.

To get to the **Security** feature, you will click the **Preference** tab and then choose **Security**. You will be able to do the following:

- **Change Password**
- **Change Login ID**
- **Create a Phishing Phrase**
- **Update Secure Delivery Information**

Change Password:

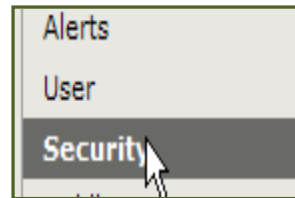
- Key in **Old Password**.
- Key in **New Password** (password requirements are outlined on the page.)
- Key in **Confirm Password**.
- Click **Submit Password Change**.
- Click **OK**.

Change Login ID:

- Key in **New Login ID** (Login ID requirements are outlined on the page.)
- Click **Submit Login ID Change**.
- Click **OK**.

Preferences

Security



Security Preferences

You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

<p>Change Password</p> <p>For security purposes, you must first enter your existing password then enter and confirm your newly selected password.</p> <p>Old Password * <input type="text"/></p> <p>New Password * <input type="text"/></p> <p>Confirm Password * <input type="text"/></p> <p><input type="button" value="Submit Password Change"/></p>	<p>Password Requirements</p> <p>Your password must meet these requirements:</p> <ul style="list-style-type: none"> • Must be at least 4 characters • Cannot be more than 47 characters • Must contain at least one number • Must contain at least one uppercase character • Must contain at least one lowercase character • Cannot contain repeating adjacent characters • Cannot be the same as the last 2 passwords • Must contain at least one of these 'special' characters: `~!@#\$%^&*()_+~= []:;?<>?,./\
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Security Preferences

You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

<p>Change Login ID</p> <p>Type in your desired new login ID in the field below.</p> <p>New Login ID * <input type="text"/></p> <p><input type="button" value="Submit Login ID Change"/></p>	<p>Login ID Requirements</p> <p>Your login ID must meet these requirements:</p> <ul style="list-style-type: none"> • Must be at least 1 characters • Cannot be more than 50 characters • May contain any of these 'special' characters: `~!@#\$%^&*()_+~= []:;?<>?,./\
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Preferences

Security

Q: What is “Phishing?”

A: Phishing is a type of deception designed to steal your valuable personal data, such as credit card numbers, passwords, account data, or other information.

Site Tag™ - Change Phishing Phrase – this feature protects you from providing personal information to others trying to emulate our website. If this feature is being utilized and the personal phrase does not appear upon login, you may be the target of a phishing attack!

Security Preferences
 You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Phishing Protection Phrase
 Enter your phishing protection phrase below. This phrase will be displayed to you on the login screen and our website to verify you are on our site.

My Phrase

Phishing Protection Phrase:

- Key in **My Phrase** (displayed on login screen-max 50 characters/no punctuation.)
- Click **Submit My Phrase**.
- Verbiage appears in red at top of screen, “You have successfully changed your security phrase.”

Forgot Password? click this box to close

First Time User?



Please note: Site Tag™ is cookie-based, if cookies are deleted the phrase may no longer be seen. You will have to re-establish the Site Tag™ phrase.



Preferences

Security

Changing Secure Delivery Information:

- Choose the **Secure Delivery** tab.
- Update all avenues of secure contact information.
- **Submit Contacts.**

Security Preferences
You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Password | Login ID | Phishing Phrase | **Secure Delivery**

Security Preferences
You can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Password | Login ID | Phishing Phrase | **Secure Delivery**

Secure Delivery Contact Information
Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Phone 1

Phone 2

Phone 3

E-Mail Address 1

E-Mail Address 2

E-Mail Address 3



Signing off after every session that you log into for your financial institution is very important for your information's safety.

Sign-Off



Overview Recap



In Review

In a quick recap, we have covered **Online Banking** for retail or individuals. We have covered **Login, Accounts, Transactions, Services, Preferences,** and **Sign-Off**. All of these are easily accessible from your main menu.

We hope that this user's guide will help you enjoy all of the new features with this **Online** product!